

Certificate Number: 05781-PAE-DE-027938777

Bankruptcy Case Number: 14-11483



05781-PAE-DE-027938777

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 19, 2016, at 5:54 o'clock PM PDT, Cristie Underwood completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 19, 2016 By: /s/Allison M Geving

Name: Allison M Geving

Title: President